2018-02-20

INTERNATIONAL UNION BANK, S.A.

ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	69,573.90	72,173.01	79,447.50	79,441.53	85,585.59	87,449.19	85,475.39	84,756.45	82,554.91
ACTIVOS LIQUIDOS	6,892.54	8,850.25	7,297.98	5,425.89	8,153.01	6,462.72	8,391.35	7,016.09	10,586.07
TOTAL DE PRESTAMOS	35,686.16	36,082.76	43,478.38	44,149.92	43,767.39	44,419.26	43,210.20	40,616.66	37,392.10
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	35,686.16	36,082.76	43,478.38	44,149.92	43,767.39	44,419.26	43,210.20	40,616.66	37,392.10
TOTAL DE INVERSIONES	19,481.59	18,715.94	21,484.62	21,135.89	21,899.35	26,303.02	23,625.40	27,599.08	24,998.04
TOTAL DE DEPOSITOS	55,709.62	58,546.12	65,052.15	63,334.87	72,722.81	71,756.21	66,040.57	63,419.44	62,289.47
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	55,709.62	58,546.12	65,052.15	63,334.87	72,722.81	71,756.21	66,040.57	63,419.44	62,289.47
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	55,709.62	58,546.12	65,052.15	63,334.87	72,722.81	71,756.21	66,040.57	63,419.44	62,289.47
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	7,746.25	8,086.56	8,982.18	10,065.86	10,919.26	11,336.05	12,015.70	12,130.82	11,792.01
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	73,219.94	73,744.12	75,131.44	73,296.33	77,579.75	79,811.10	82,461.45	82,098.99	84,070.25
ACTIVOS GENERADORES DE INGRESOS	56,446.92	56,462.40	59,830.95	59,032.70	60,417.24	62,760.49	65,899.31	66,750.77	64,028.43
TOTAL DE PRESTAMOS	33,773.59	34,169.99	36,729.34	38,907.32	39,726.77	40,251.01	43,344.29	42,383.29	40,579.74
TOTAL DE INVERSIONES	22,673.33	22,292.41	23,101.61	20,125.38	20,690.47	22,509.48	22,555.01	24,367.49	23,448.69
PATRIMONIO TOTAL	8,141.30	8,328.80	8,694.90	8,682.25	9,332.75	9,711.31	10,498.94	11,098.34	11,355.63
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,475.21	1,167.90	2,314.26	3,538.51	4,744.01	1,220.66	2,497.60	3,569.51	4,516.81
EGRESOS DE OPERACIONES	748.40	193.81	396.48	671.91	926.24	260.94	491.26	841.41	1,113.27

INGRESO NETO DE INTERESES	3,726.82	974.08	1,917.79	2,866.60	3,817.77	959.72	2,006.34	2,728.10	3,403.54
OTROS INGRESOS	1,609.87	298.85	602.53	1,042.15	1,470.82	315.64	814.81	1,395.08	2,023.10
INGRESO DE OPERACIONES	5,336.69	1,272.93	2,520.32	3,908.76	5,288.60	1,275.36	2,821.15	4,123.19	5,426.64
EGRESOS GENERALES	4,478.84	1,023.90	1,983.00	3,043.33	4,422.60	1,031.11	2,295.47	3,309.73	4,514.54
UTILIDAD ANTES DE PROVISIONES	857.84	249.03	537.32	865.43	866.00	244.25	525.68	813.45	912.10
UTILIDAD DEL PERIODO	547.48	244.35	531.05	861.04	844.35	225.22	555.84	750.25	848.90
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,286.56	0.00	0.00	0.00	0.00	0.00	2,077.00	2,077.00	2,077.00
TOTAL PROVISIONES PARA PRESTAMOS	187.74	50.91	52.50	50.62	67.88	39.87	39.87	73.08	104.86
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.61	0.00	0.00	0.00	0.00	0.00	4.81	5.11	5.55
PROVISIONES / PRESTAMOS VENCIDOS (%)	14.59	0.00	0.00	0.00	0.00	0.00	1.92	3.52	5.05
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.53	0.14	0.12	0.11	0.16	0.09	0.09	0.18	0.28
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.13	11.20	11.31	12.67	12.76	12.96	14.06	14.31	14.28
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.04	14.76	13.83	15.42	16.63	16.03	17.98	17.78	18.90
PATRIMONIO / PRESTAMOS TOTALES (%)	21.71	22.41	20.66	22.80	24.95	25.52	27.81	29.87	31.54
INDICE DE ADECUACION DE CAPITAL				0.00	0.00	0.00	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	20.15	20.20	20.67	18.56	19.20	19.20	22.65	22.46	23.50
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.37	15.12	11.22	8.57	11.21	9.01	12.71	11.06	16.99
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.91	12.26	9.19	6.83	9.53	7.39	9.82	8.28	12.82
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.34	47.08	44.25	41.94	41.32	45.66	48.48	54.58	57.13
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.97	1.73	1.78	1.94	1.40	1.44	1.69	1.50	1.33
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.75	1.33	1.41	1.57	1.09	1.13	1.35	1.22	1.01
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.72	11.74	12.22	13.22	9.05	9.28	10.59	9.01	7.48
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.93	8.27	7.74	7.99	7.85	7.78	7.58	7.13	7.05
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.33	1.37	1.33	1.52	1.53	1.66	1.49	1.68	1.74
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.60	6.90	6.41	6.47	6.32	6.12	6.09	5.45	5.32
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	83.93	80.44	78.68	77.86	83.63	80.85	81.37	80.27	83.19
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.12	2.01	2.35	2.43	2.01	2.47	2.79	3.16
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	38.00	33.00	34.00	35.00	36.00	33.00	31.00	31.00	29.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
PRESTAMOS / EMPLEADOS	939.11	1,093.42	1,278.78	1,261.43	1,215.76	1,346.04	1,393.88	1,310.21	1,289.38
DEPOSITOS TOTALES / EMPLEADOS	1,466.04	1,774.12	1,913.30	1,809.57	2,020.08	2,174.43	2,130.34	2,045.79	2,147.91
UTILIDAD NETA / EMPLEADOS	14.41	7.40	15.62	24.60	23.45	6.82	17.93	24.20	29.27
TASA DE CRECIMIENTO (12 MESES)									

ACTIVOS (%)	(9.49)	(4.17)	12.19	18.30	23.01	21.17	7.59	6.69	(3.54)
PRESTAMOS (%)	12.01	11.86	45.02	31.15	22.65	23.10	(0.62)	(8.00)	(14.57)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	12.01	11.86	45.02	31.15	22.65	23.10	(0.62)	(8.00)	(14.57)
DEPOSITOS (%)	(11.57)	(5.90)	14.03	19.41	30.54	22.56	1.52	0.13	(14.35)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(11.57)	(5.90)	14.03	19.41	30.54	22.56	1.52	0.13	(14.35)
PATRIMONIO (%)	(9.26)	(5.65)	6.83	37.91	40.96	40.18	33.77	20.51	7.99
UTILIDAD NETA (%)	11.10	147.12	4,154.42	1,037.62	54.22	(7.83)	4.67	(12.87)	0.54
CLASIFICACION PRESTAMOS									
NORMAL	35,350.27	36,123.99	43,521.58	44,191.79	43,827.24	42,380.98	41,173.08	38,430.47	35,251.20
MENCION ESPECIAL	0.00	9.68	0.00	0.00	0.00	0.00	0.00	125.37	120.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	2,077.00	2,077.00	2,077.00	2,077.00
DUDOSO	0.99	0.00	9.30	8.74	8.03	1.16	0.00	56.90	48.75
IRRECUPERABLE	522.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00